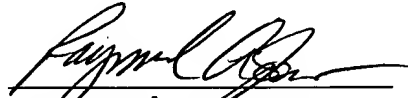


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Raymond A. Joao

GROUP 3600

RJ026

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO  
SERIAL NO. : 09/391,335  
FILED : SEPTEMBER 7, 1999  
FOR : APPARATUS AND METHOD FOR PROVIDING EMPLOYEE  
BENEFITS AND/OR EMPLOYEE BENEFITS  
INFORMATION  
EXAMINER : A. KALINOWSKI  
GROUP : 3626

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE TO OFFICE ACTION

Sir:

This is an Amendment and Response to Office Action in response to the Office Action, mailed March 15, 2004, wherein the Examiner rejected Claims 135-543 in view of prior art references.

Based on the following Amendments and Remarks, the application is deemed to be in condition for allowance and action to that end is respectfully requested.

Please amend the application as follows: